

PREPARED BY:

ADAMS & EDENS, P. A.
Foreclosure Department
2001 CREEK COVE, SUITE A
BRANDON, MISSISSIPPI 39042
(601) 825-9508
Bar #9731
A&E #11-01294-1

RETURN TO:

ADAMS & EDENS, P. A.
Foreclosure Department
2001 CREEK COVE, SUITE A
BRANDON, MISSISSIPPI 3:9042
(601) 825-9508
Bar #9731

Citifinancial, Inc./Luther

INDEXING INSTRUCTIONS:

Lot 35, Pleasant Hill Homesites S/D, Section 36, T3S, R9W, DeSoto County, MS

SUBSTITUTION OF TRUSTEE

WHEREAS, on the 8th day of January, 2007, Rebecca S. Luther and Terry Luther, executed a Deed of Trust to Debera Bridges, Trustee for the use and benefit of Citifinancial Real Estate Services, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2640 at Page 333 thereof; and

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referred to above; and

WHEREAS, under the terms of said Deed of Trust, the lender or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby

7

authorized to transfer and assign said bid to convey title to said foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an Officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

NOW THEREFORE, the undersigned does hereby appoint and substitute BRADLEY P. JONES, as Trustee in said Deed of Trust, the said Bradley P. Jones, to have all the rights, powers and privileges of the Trustee named in the Deed of Trust.

STATE OF TEXAS

COUNTY OF DALLAS

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Soldie Color of the principle of the principle of the principle of the color of the color

GIVEN UNDER my hand and official seal, this the Hay of

7

CHRISTINA E. HEIBER
Notery Public
State of Texas
Comm. Expires 02-20-2012

NOTARY PUBLIC

MY COMMISSION EXPIRES: